

# Homeownership Education, Counseling and Training Fund (HECAT)

2013-2014

## Request for Proposal (RFP) Guide & Instructions



Thank you for your interest in the HECAT Fund.

The Greater Minnesota Housing Fund (GMHF), the Minnesota Homeownership Center (the Center), and Minnesota Housing Finance Agency (Minnesota Housing) announce the anticipated availability of funds under the Homeownership Education, Counseling and Training Fund (HECAT).

The RFP's focus is to provide financial support to eligible organizations to deliver a variety of homebuyer/homeowner education, counseling and training services to Minnesotans. The services that are HECAT funded include homebuyer education and counseling, home equity conversion counseling, and foreclosure prevention counseling.

### **Funds Available & Funding Priorities**

Approximately \$1.3 million is anticipated to be available statewide. However, this amount is subject to change prior to selections. The use of some funds may have donor-imposed restrictions. There is no maximum proposal amount for this RFP, but organizations are reminded that there are limited funds available. The HECAT funders must ensure that an equitable geographic distribution of funds occurs within the selections, as well as ensure to the best of their ability that services will be provided on a statewide basis.

#### **Funding Priorities:**

Funding partners will give priority in awarding loans or grants under the HECAT program to those proposals that best address the following priorities:

- Low Income/Underserved Populations
- Households with incomes less than or equal to 80% of the State or Area Median Income;
- Underserved populations as defined by the funding partners as: individuals and/or households of color, single heads of households with minor children, and disabled individuals.

### **Technical Assistance Webinar Sessions**

Technical assistance sessions will provide applicants with an opportunity to discuss HECAT program requirements and to ask questions pertaining to this request for proposals. An overview of the application, selection criteria, and funding priorities will be presented during each session. Technical assistance sessions will be conducted via webinar & conference call. Registration is required for participation. Registration information is found on the HECAT Technical Assistance Webinar Sessions document on [Minnesota Housing's website](#).

May 20 <sup>th</sup>	1:00pm to 1:00pm
May 21 <sup>st</sup>	10:00am to 11:00am

### **Information Dates and Submission**

The HECAT application is a fillable form that must be completed on line and printed. The application and workbook can be found on [Minnesota Housing's website](#).

Once completed, the application workbook and any additional attachments must be mailed and electronically uploaded to Minnesota Housing. See specific instructions below. To save work in the

fillable application in Microsoft Word: go under File, choose "Save As" to rename your document. The workbook is an Excel document.

Include the Proposal Cover Sheet with your application, use the forms provided, answer questions in order listed, limit your proposal narrative to 10 pages (single-spaced), do not include any materials other than those specifically requested (do not include brochures, flyers, etc.).

The completed HECAT application must be **RECEIVED** at Minnesota Housing's office by both mail,(or hand) delivered AND electronic-mail (See electronic instructions below) on or before:

**Monday, June 10, 2013 – 3:00 p.m.**

**Faxed, late or incomplete applications will not be accepted.**

**One Original - Mail (or hand deliver) to:**

**Minnesota Housing  
400 Sibley Street, Suite #300  
St. Paul, MN 55101  
Attn: HECAT RFP Application**

**AND**

**One Electronic submission**

**PRIOR** to submitting a HECAT application each applicant must send an email (see required contents below) to Minnesota Housing requesting that Minnesota Housing staff set up a Box.com HECAT Upload Account file in your name, which will allow you to submit the application.

**To set up a HECAT Upload Account file**, send an email to both [maggie.hoeg@state.mn.us](mailto:maggie.hoeg@state.mn.us) and [nancy.slattsveen@state.mn.us](mailto:nancy.slattsveen@state.mn.us) with the following information:

- **Organization's Name**
- **Contact's Name(s)/Email address(s) and phone number(s)**

***Note:*** *If there are multiple people that will need access the Box.com HECAT file, list all of their names and email addresses.*

Please send the email request by **May 24, 2013**, as it may take several business days in order for a HECAT Upload Account file to be set up by Minnesota Housing.

Once an online HECAT Upload Account file has been set up for you, Minnesota Housing will notify each email address listed, via email, that this file has been created. You will then be able to upload your application, workbook and supporting attachments/documents to the online Account file at:  
[www.BOX.com](http://www.BOX.com).

You will be sent a link to accept an invite to share files on Box.

- 1) Click on the accept Invite button.
- 2) You will need to register your name and password to open a free box account. If you already have a Box.com account, log into your existing account. Then click Continue.
- 3) Next, you will be brought to the All Files and Folders page. Click on your organization's 2013 HECAT RFP Upload Folder.
- 4) To upload a folder or individual files, click the Upload button at the top of the page under the search box.
- 5) Double Click on the folders of files you want to upload.
- 6) Contact Maggie at 651-297-3118 or Nancy at 651-296-7994 or via email (noted above) if you are having problems uploading documents.

You will not be able to view what you have uploaded, but will be able to see the name of the uploaded document. If you find an error within the uploaded document(s,) you can replace the existing document by uploading a new document. You must use the exact same document name to overwrite the first document. **You will not be able to replace any documents after 3:00 p.m. on June, 10, 2013.**

#### **Award Notification:**

Notification of HECAT funding awards will be posted on Minnesota Housing's website approximately during the week of September 23, 2013, pending final approval of all funding partner boards. Agreements will be mailed to the recipients on or around September 30, 2013.

<b>Program Contacts</b>
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If you have questions regarding the application and/or if your organization requires technical assistance in preparing your proposal, please contact any of the following individuals.

#### **Minnesota Home Ownership Center:**

**Debbie Wuerffel** (Contact for RFP & program related questions)  
651-659-9336 x107 or 866-462-6466  
E-mail: [debbie@hocmn.org](mailto:debbie@hocmn.org)

#### **Minnesota Housing:**

**Nancy Slattsveen** (Contact for questions regarding submitting the RFP)  
651-296-7994 or 800-710-8871  
E-mail: [nancy.slattsveen@state.mn.us](mailto:nancy.slattsveen@state.mn.us)

<b>Role of Funding Partners</b>
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The funding partners have come together to offer resources to housing counselors through a single statewide RFP process. Each of the funding partners contributes financial resources and participates in the grant-making process. Below is a summary of the role each partner will play in this RFP

**Minnesota Housing:** Provides technical assistance to RFP applicants, participates during the initial review and the selection committee review scoring process, and participates in determination of final funding award amounts. Minnesota Housing is responsible for administering program funding agreements. The Board of Directors approves final awards.

**Minnesota Homeownership Center:** Provides technical assistance to RFP applicants, participates during the initial review and selection committee review scoring process, and participates in determination of final funding award amounts. The Center is responsible for all aspects of reporting for the HECAT fund. The Center provides initial and ongoing training for Homebuyer Education certification, Homebuyer Counseling certification, and Foreclosure Counseling certification. The Center provides technical assistance and participates in monitoring of the funding recipients. The Board of Directors approves final awards.

**Greater Minnesota Housing Fund:** Participates in selection committee review scoring process. The Greater Minnesota Housing Fund participates in determination and approval of final funding award amounts. The Board of Directors approves final awards.

<b>Selection Process</b>
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**I. Initial Review**

Applications will be reviewed and scored by two reviewers. Applications that do not receive a total score of 30 or higher will not be forwarded to the selection review committee for further review and funding determination.

<u>Section</u>	<u>Maximum Points</u>
1. Quality of Housing Counseling Activities	20 points
• Program Delivery Plan	
• Need & Extent of Problem	
• Target Service Area/Partnerships	
• Outreach Plan	
2. Evaluation & Results	20 points
3. <u>Budget &amp; Leverage</u>	<u>20 points</u>
Total Points for Initial Review	60 points

**II. Selection Committee Review**

Representatives from each funding organization participate in the selection committee review meeting. Each selection committee representative scores applications as pass or fail. Applicants must receive at least three passing scores from selection committee in order for the proposal to be considered for funding.

The selection committee scores the applicant's capacity and feasibility to deliver services using the following areas as guidelines:

- Staffing and agency capacity to deliver program(s)
- Feasible delivery plan
- A viable funding plan
- Geographic need

**III. Grant Award Determination**

Applicants that pass the selection committee review will be placed in one of four capacity tiers with a dollar range assigned to each tier. Tier assignments are based on the prior twelve months of production data (households served and workshops held) and the application score. A high application score will likely result in a grant amount within the top tier funding range.

Conversely, a poor application score will likely result in a grant amount toward the bottom tier funding range.

There may be additional considerations to tier assignments, such as:

- Funding partners may establish a cap for recipients participating in the program for the first time;
- Past difficulty achieving production goals may drop a members' tier; or
- Funding partners may establish a minimum decrease or a maximum increase amount from previous year awards.
- Applicants with a strong track record in primarily serving underserved populations as program delivery times are often longer impacting the number of households served.

Grant ranges are based on amount of funding available each program year.